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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/729,350	12/05/2003	Dean W. Hahn-Carlson	USBA.008PA	8260

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Crawford Maunu PLLC  
Suite 390  
1270 Northland Drive  
St. Paul, MN 55120

EXAMINER

GREENE, DANIEL L

ART UNIT PAPER NUMBER

3621

DATE MAILED: 06/28/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

## Office Action Summary

**Application No.**

10/729,350

**Applicant(s)**

HAHN-CARLSON, DEAN W.

**Examiner**

Daniel L. Greene

**Art Unit**

3621

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 05 December 2003.  
2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.  
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-40 is/are pending in the application.  
4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
5) ☒ Claim(s) 12-29 is/are allowed.  
6) ☒ Claim(s) 1-10 and 30-40 is/are rejected.  
7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.  
8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.  
10) ☒ The drawing(s) filed on 05 December 2003 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some \* c) ☐ None of:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)  
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)  
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)  
Paper No(s)/Mail Date \_\_\_\_\_.  
4) ☐ Interview Summary (PTO-413)  
Paper No(s)/Mail Date \_\_\_\_\_.  
5) ☐ Notice of Informal Patent Application (PTO-152)  
6) ☐ Other: \_\_\_\_\_.

**DETAILED ACTION**

***Allowable Subject Matter***

1. The following is an examiner's statement of reasons for allowance: Claims 12 is allowable because the prior art does not teach/disclose the correlation of time-related characteristics involving at least two different parties. The time-related characteristics are further utilized to audit/monitor the transaction in conjunction with information for associating the specified event with a common business transaction. The Application incorporates party-identifying information with specified events that would occur at different times and provides information indicative of the status of the transaction. The Applicant further provides for the initiation and the tracking of the reconciliation process.
2. Claims 13-29 are allowable for at least the same reasons as their independent claim 12.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Claim Rejections - 35 USC § 112***

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claim 11 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. The Applicant presents the limitation of “ ... arranged to generate a declined item aging detail report including a timing characteristic of a declined transaction aspect and further to provide information regarding the cause of the declination.” Review of the Specification does not provide an explanation for or a description of the term “declined item aging detail” to facilitate the Applicant’s meaning of the term “declined item aging detail”.

***1. Claim Rejections - 35 USC § 103***

***2.***

3. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

4. Claims 1-10, 30-40 are rejected under U.S.C. 103(a) as being unpatentable over Sharpe et al. U.S. Patent 5,222,018 [Sharpe], and in further view of Shavit et al. U.S. Patent 4,799,156 [Shavit]

As per claims 1, 30, 33 and 34:

Sharpe discloses:

store aspects of the business transaction, the aspects including specified events that would occur at different times, and adapted to provide information indicative of a status of the transaction. Col. 4, lines 1-20.

Sharpe discloses the claimed invention except for receiving confirmation from the various parties. However, Sharpe does teach about receiving messages from the various parties. Col. 6, lines 30-35. Shavit teaches that it is known in the art to provide confirmations from the various parties involved in a transaction. Col. 16, lines 50-67. It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the communications input system of Sharpe with receiving confirmation from the various parties of Shavit, in order to facilitate the authentication of the shipment information as taught by Shavit.

record data indicative of the time elapsed between the specified events; Col. 5, lines 29-60.

use the stored aspects and the recorded data to provide information corresponding to the status of a business transaction between said at least two parties. Col. 11, lines 7-50.

As per claim 2:

Sharpe further discloses:

wherein the central processing arrangement is further adapted to record the time at which confirmation of one of the specified events is received. Col. 12, lines 35.

As per claim 3:

Sharpe further discloses

wherein the central processing arrangement is further adapted to receive confirmation of one of the specified events, the confirmation including timing information for the received confirmation. Col. 12, lines 35.

As per claim 4:

Sharpe further discloses:

wherein the central processing arrangement is adapted to automatically store the date and time of a most-recently received confirmation activity. Col. 6, lines 35-55.

As per claim 5:

Sharpe further discloses:

wherein the central processing arrangement is adapted to automatically stamp data with the time of receipt of confirmation of one of the specified events. Col. 7, lines 33-37.

As per claims 6 and 7 :

Sharpe further discloses:

wherein the central processing arrangement is configured and arranged to store user profile data for the at least two parties and to authenticate the received confirmation of a specified event with the stored user profile data. Col. 6, lines 25-35.

As per claim 8:

Sharpe discloses the claimed invention except for wherein the central processing arrangement is configured and arranged to compare timing elements related to the received confirmation to the user profile data to authenticate the confirmation information.

Shavit teaches that it is known in the art to provide wherein the central processing arrangement is configured and arranged to compare timing elements related to the received confirmation to the user profile data to authenticate the confirmation information. Col. 16, lines 30-65.

It would have been obvious to one having ordinary skill in the art at the time the invention was made to provide the verification of the messages of Sharpe with the wherein the central processing arrangement is configured and arranged to compare timing elements related to the received confirmation to the user profile data to authenticate the confirmation information, of Shavit, in order to verify the integrity of the shipment information..

As per claims 9 and 10:

Sharpe further discloses:

wherein the central processing arrangement is configured and arranged to authorize payment for the business transaction if the authentication is successful. Col. 10, lines 1-35.

As per claim 31:

Sharpe further discloses:

storing user profile information for the at least two parties; Col. 4, lines 1-20.

associating the received confirmation with at least one of the at least two parties as a function of the stored user profile information; Col. 4, lines 1-20.

using the associated profile information to identify the stored aspects that apply to the received confirmation and wherein using the stored aspects and the recorded data to provide information includes using the stored aspects identified by the associated profile information. Col. 11, lines 7-50.

As per claim 32:

Sharpe further discloses:

auditing the business transaction as a function of the received confirmation and the user profile information for one of the parties from which the confirmation is received. Col. 6, lines 20-35.



As per claims 35 and 39:

Sharpe further discloses:

wherein the central processor arrangement is adapted to use the time at which the transaction is initiated to audit the transaction and payment thereof. Col. 10-11, lines 1-67.

As per claims 36 and 40:

Sharpe further discloses:

wherein the central processor arrangement is adapted to use the transaction completion date and time to audit the transaction and payment thereof.

Col. 10-11, lines 1-67

As per claim 37:

Sharpe discloses:

means for receiving a set of transaction information including the cost and time of initiation of the transaction from a central processor arrangement. Col. 11, lines 7-50.

means for maintaining a credit account for the first party. Col. 10, lines 45-55.

means for verifying that the first party has sufficient credit to fund the cost of the transaction. Col. 10, lines 45-55.

means for debiting the account for the first party. Col. 10, lines 1-35.

means for tendering payment to the second party, wherein the cost of the transaction is transmitted to a financial institution and the financial institution effects

payment to the second party as a function of the time of initiation of the transaction and proof of transaction completion information including the completion date and time. col. 9-10, lines 1-67.

Sharpe discloses the claimed invention except for proof of transaction completion information including the completion date and time. It would have been obvious to one having ordinary skill in the art at the time of the invention was made to include in the proof of transaction completion the completion date and time since it is known in the art that proof of a transaction normally has the date and time of the completion of the transaction.

As per claim 38:

Sharpe discloses:

accepting transaction information at the first party's premises; Col. 9, lines 49-67.

generating a set of common transaction information in response to the accepted transaction information, said set of common transaction information including a code to identify the second party, a code to identify the first party, information associated with the transaction, and the time at which the transaction is initiated at the first party's premises. Col. 9, lines 10-46.

Sharpe discloses the claimed invention except for specifying an authorized profile list. However, Sharpe does teach about well-known authentication techniques. Col. 6, lines 10-35. It would have been obvious to one having ordinary skill in the art at the time of the invention was made to have an authorized profile list since it is known in

the art that to authenticate a party, data is required to be able to authenticate an party.

The data used for authentication can be identified as an authorized profile list.

providing a central processor arrangement, located remote from the first party's premises, arranged to respond to the transaction information by storing an authorized profile list criterion and determining whether the accepted transaction information satisfies the authorized profile list criterion, wherein the authorized profile list criterion includes information about authorized users' . Col. 6, lines 9-50.

informing the central processor arrangement of satisfaction of the transaction including a transaction completion date and time by the second party. Col. 5, lines 29-60. and

using the central processor arrangement to respond to the satisfaction of the transaction by using the set of common transaction information and the authorized profile list criterion to audit the transaction and payment thereof. Col. 10, lines 1-67.

Examiner's Note: Examiner has cited particular columns and line numbers in the references as applied to the claims below for the convenience of the applicant.

Although the specified citations are representative of the teachings in the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant, in preparing the responses, to fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

***Conclusion***

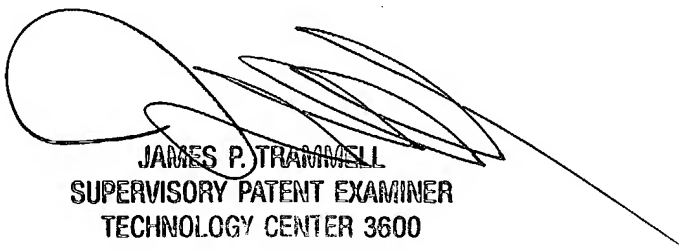
Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel L. Greene whose telephone number is 703-306-5539. The examiner can normally be reached on M-Thur. 8am-6pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on 703-305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

6/17/04

DLG



JAMES P. TRAMMELL  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600